

#1 Originator In The Country By Loan Size!

Over \$462 Million of Loans Originated in 2016

3/1 ARM Interest-only

3.112%

3.143% APR

Interest is set for 3 years and then can be adjusted each year thereafter, based on the current index. Payments may increase to pay back both principal and interest. The rates referenced above are available only for 1st Lien Loans.

310-859-0488

<h3>Foreign National Loans</h3> <p>From \$500K to \$25 million.</p>	<h3>Self Employed & Real Estate Investor</h3> <p>1031 Exchange OK</p>	<h3>No Tax Return Loans</h3>
---	---	------------------------------

No tax return loans may require other forms of income verification and may have a higher interest rate and higher points or fees, than other loans. Not all applicants will qualify.

NATIONALLY RANKED: **Scotsman | Guide media** **National Mortgage News** AS SEEN IN THE **WALL STREET JOURNAL**

CHRIS FURIE
BRE 01004991 | NMLS 357449
chris@insigniamortgage.com



DAMON GERMANIDES
BRE 01794261 | NMLS 317894
damon@insigniamortgage.com

9595 Wilshire Blvd., #205, Beverly Hills, CA 90212 | 310-859-0488 | www.insigniamortgage.com

©2017 Insignia Mortgage, Inc. Sampling of rates as of August 16, 2017. (1) No Tax Return products require other forms of income verification and asset verification in lieu of tax returns. Not all applicants will qualify. Some products we offer may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO, reserve, and other requirements apply. Contact your loan officer for additional program guidelines, restrictions, and eligibility requirements. Rates, points, APRs and programs are subject to change without notice. Loan values (LTV) are based on bank appraisal. Actual closing time will vary based on borrower qualifications and loan terms. Insignia Mortgage, Inc., is a real estate broker licensed by the CA Bureau of Real Estate, BRE #01969620, NMLS #1277691. (2) With an interest-only mortgage payment, you will not pay down the loan's principal balance during the interest-only period. Once the interest-only period ends, your payment will increase to pay back the principal and interest. Rates are subject to increase over the life of the loan. Contact your Insignia Mortgage, Inc. loan officer to determine what your payments might be once the interest-only period ends.

MERIDITH BAER HOME







DAN MILLSTONE
SR. LOAN OFFICER
310.295.7476



JONATHAN O'DONNELL
SR. LOAN OFFICER
310.480.6863



STEVE ECKHOFF
SR. LOAN OFFICER
310.470.8080



ERIC SINGER
SR. LOAN OFFICER
310.721.6105



BUDDY EPSTEIN
SR. LOAN OFFICER
424.236.7860



CHRISTIAN CRANDALL
SR. LOAN OFFICER
424.236.7864 X3513

Our new Santa Monica team has a combination of over 100 years of experience in the mortgage industry. We are excited to welcome them as the newest members of our PERL Mortgage family.

www.perlmortgage.com

PERL
YOUR LENDER FOR LIFE

A+ RATING FROM BBB | TOP 100 LENDERS IN THE NATION (SCOTSMAN GUIDE) | RANKED #7 BEST PLACES TO WORK (CHICAGO TRIBUNE)
TOP OVERALL VOLUME #62 NATIONALLY (MORTGAGE EXECUTIVE) | 23 YEARS IN BUSINESS | CUTTING EDGE TECHNOLOGY | INNOVATIVE MARKETING TEAM
ACCESSIBLE LEADERSHIP | INDUSTRY LEADING COMPENSATION | BEST-IN-CLASS LOAN OFFICER SUPPORT



PERL Mortgage, Inc is an Illinois residential mortgage licensee (MB0004358) and equal housing lender. Licensed by the California Department of Business Oversight under the California Residential Mortgage Lending Act. NMLS #19186, California License # 4130865 - Licensed by the Department of Business Oversight under California Residential Mortgage Lending Act



DEAL BREAKERS.

Mark Cohen, Broker
BRE#: 1016103 - NMLS#: 37230
markcohen@cohenfinancialgroup.com

Seth Cohen, Broker
BRE#: 01935101 - NMLS#: 982573
seth@cohenfinancialgroup.com

We are the industry's top mortgage professionals getting more complex deals done than anyone else.

Custom-Fit Solutions

A unique and personalized approach to every situation including **self-employed**, **high-net-worth**, and **foreign borrowers**.

Relationship-Based Client Experience

The highest reputation in the industry with excellent rapport with Sellers' Agents.

Quick Closures

Direct channel to banks' executives for quicker approvals and unmatched professional expertise to get deals done.

Transparency & Communication Throughout The Entire Process

Consistent execution on all loans with no surprises.

\$10 Billion

LOANS FUNDED

18,000

LOANS CLOSED

30+

YEARS EXPERIENCE



Sasan Abrams
sabrams@cohenfinancialgroup.com
BRE 01959640 - NMLS 1194434
Originator Specializing in Multi-Family & New Development

 **COHEN**
financial group
cohenfinancialgroup.com



P 310.777.5401 F 310.777.5410

*By dollar volume in 2015, Scotsman Guide, April 2016.

©2016 Cohen Financial Group, a division of CS Financial, Inc. All rights reserved. Not all applicants will qualify. CS Financial, Inc. is a real estate broker licensed by the CA Bureau of Real Estate, lic# 01257559, NMLS# 31132. Equal housing lender.

THERE ARE PIECES WHICH FURNISH A HOME,
AND THOSE WHICH DEFINE IT



9719 HEATHER RD. BEVERLY HILLS, CA 90210
5 BEDS 7.5 BATHS 10,050 SQFT \$35,000,000

FIVE FIVE SERVICE | INTERIOR DESIGN |
BESPOKE HOME STAGING | LUXURY FURNITURE LEASING



9719 HEATHER RD. BEVERLY HILLS, CA 90210
5 BEDS 7.5 BATHS 10,050 SQFT \$35,000,000

CALL OUR OFFICE
FOR A COMPLIMENTARY
DESIGN CONSULTATION
BETH ANN SHEPHERD, PRESIDENT
MATILDA HOLM, PROJECT DESIGNER



LIGHTS, CAMERA, MORTGAGE!

WINTRUST MORTGAGE

Superhero movies are so last year, let's make 2017 the year of the HOME MOVIE.

- High-touch customer service
- Dedicated support team
- Jumbo pricing
- Variety of adjustable rate options
- 50 state lending authority
- Quick turn times and funding

NEW LOCATION!

6255 W. Sunset Blvd, Ste 950
Hollywood, CA 90028



Dana Dukelow
Senior Loan Originator
NMLS# 252986

Direct: 323.394.1909
eFax: 866.261.6655
DDukelow@WintrustMortgage.com
www.DanaDukelow.com



Doug Burton
Branch Manager
NMLS# 251062

Direct: 323.828.3684
Fax: 310.943.2498
DBurton@WintrustMortgage.com
www.BurtonLoans.com



Eli Pindler
Loan Originator
NMLS# 260919

Direct: 310.203.0309
Fax: 805.231.3359
EPindler@WintrustMortgage.com
www.EliPindler.com



Nathan J. Cater
Residential Mortgage Specialist
NMLS# 981032

Cell: 310.733.0491
Office: 323.499.2518
NCater@WintrustMortgage.com
www.NathanCater.com

All approvals are subject to underwriting guidelines. Programs, rates, terms, and conditions are subject to change at any time. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank, NMLS# 449042 © 2017 Wintrust Mortgage.



OVER ONE BILLION FUNDED



DEAL OF THE WEEK

- ▶ Cash Out Refinance
- ▶ VRBO Rental Income
- ▶ 65% Loan to Value



Ian Jack
213.500.3959



Keith Jacobs
818.943.5239



John Hollingsworth
310.613.3072



Scott Goldman
310.963.7867

guaranteed **Rate**®

The Home
Purchase Experts®

We have the best value for loan officers over any bank or mortgage company in the United States.



“Coming from a direct to consumer model without any referral sources, I was literally starting from scratch less than two years ago. The GR process allowed me to focus on building my business. It’s been proven to work with countless top-producers, so I simply followed the blueprint rather than reinventing the wheel. **The result has been exponential growth, a better quality of life—and this is just the start!**”

TOM MCMURRAY

NMLS ID# 39007

2016 total volume: \$44.5M

2015 total volume: \$14.8M

This can be you. Call me now.

James Elliott

Senior Vice President, Divisional Manager

12121 Wilshire Blvd, Ste. 350 • Los Angeles, CA 90025

(310) 806-4604

james.elliott@rate.com

Rate.com/CALosAngeles

EQUAL HOUSING LENDER Tom McMurray, Huntington Beach, CA • NMLS ID: 39007 CA - CA-DOC39007 - 413 0699 • James Elliott NMLS ID:120474, CA - CA-DOC120474 - 413 0699 • NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699

Guaranteed Rate is an Equal Opportunity Employer that welcomes and encourages all applicants to apply regardless of age, race, sex, religion, color, national origin, disability, veteran status, sexual orientation, gender identity and/or expression, marital or parental status, ancestry, citizenship status, pregnancy or other reason prohibited by law. • This ad is not a solicitation of business and is not intended for consumers. *Source: Guaranteed Rate's funded loan data from 2000-2016



Scott Groves
Branch Manager
NMLS# 365178
818.679.5188



Justin Bayle
Branch Manager
NMLS# 308718
818.425.8867

CONVENTIONAL

Freddie Mac Super Conforming Loan Program

No up-front mortgage insurance premium

Owner-occupied, second homes & investment properties

FHA

Owner-occupied primary residence

Down payments may be gifted 3.5% down

JUMBO

Delegated underwriting up to \$3 million

Competitive rates

1st time homebuyers allowed

VA

No down payment required

No monthly mortgage insurance premiums

CONTACT US!



818.679.5188



117 East Colorado Blvd, Suite 460, Pasadena, CA 91105



branch.newamericanfunding.com/pasadenacoloradoblvd



Robert Trujillo
Sales Manager
NMLS# 267403
818.335.2381



Jack Gladden
Sr. Loan Officer
NMLS #1470164
310.699.4451



Jason Berriz
Sr. Loan Officer
NMLS# 256177
661.972.1092



Cole Strange
Loan Officer
NMLS# 1339542
626.255.5414



Ron Sequeira
Sr. Loan Consultant
NMLS# 40105
310.409.0286



Vina Guerrero
Sr. Loan Officer
NMLS# 262835
562.522.6315



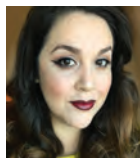
John Kiureghian
Sr. Loan Officer
NMLS#1121516
213.703.9070



Patrick O'Driscoll
Loan Consultant
NMLS# 847493
818.681.0873



Karol Mosquera
Sr. Loan Consultant
NMLS# 271378
321.754.1689



Stephanie Barbosa
Loan Officer Assistant
NMLS# 989795
626.598.5412



Natalie Forlani
Production Assistant



Julian Martinez
Production Assistant



Amanda Tibma
Production Assistant



Jeremiah Snyder
Senior Funder

LendLA Team www.lendla.com



Introducing our professional lending team, proudly serving Pasadena & surrounding areas.





kw STUDIO CITY
KELLERWILLIAMS. REALTY

- Harma Hartouni,
Operating Principal of Studio City, Encino-Sherman Oaks and Calabasas

*Harma Hartouni is pleased and excited to announce
Dan Stueve as the new CEO | Team Leader
of KW Studio City.*



- Dan Stueve
Team Leader | CEO of KW Studio City
(818) 432-1585 | 4061 Laurel Canyon Boulevard | Studio City | CA 91604



Each office is independently owned and operated.



BH/GLAAR Young Professionals Network

YPN Happy Hour Mixer - September 6th



Please join the BH/GLAAR YPN for our monthly Happy Hour Fundraising Network Mixers. Come and enjoy a drink while networking with like-minded real estate professionals throughout the Los Angeles area. We will have a sponsored door prizes each month.

All monies from door prize ticket sales will benefit the BH/GLAAR Charitable Foundation.

This year, the BH/GLAAR Charitable Foundation will be joining the City of Los Angeles and the Department of Veterans Affairs to assist with the State of Emergency on Homelessness throughout our region. The Foundation will also support the extraordinary efforts of the Downtown Women's Center and PATH (People Assisting The Homeless), two organizations that have taken a leadership role in addressing Veterans' housing needs. Your support is greatly appreciated.

Wednesday, September 6, 2017 - 5:00pm - 7:00pm

REALTORS® bring a business card for free admission & special drawing!



3016 Washington Blvd, Marina Del Rey, CA 90292

Door Prize Sponsors



Please register online at
www.bhglaar.com

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048
P 310.967.8800 | F 310.967.8808 | WWW.BHGLAAR.COM

IN MEMORIAM

Roger DiNiro

1965 - 2017



The real estate community is heartbroken by the loss of *Roger DiNiro*.

A beloved member of the Los Angeles real estate community, Roger's unique sense of humor and sharp wit made him an unforgettable part of the Hilton & Hyland family. His loyalty and integrity inspired all of those who had the pleasure of working with him over his 20+ years in the business.

He will remain in our hearts for years to come.

HILTON & HYLAND

guaranteed **Rate**®

The Home
Purchase Experts®



Sam Batayneh, LA's JUMBO Mortgage Expert

Top 200 (#113) Mortgage Originators in America 2016*

- Residential JUMBO loans up to 20 million
- Commercial, construction, and apartment loans
- Expert in retail bank turn downs due to large loan amounts and complex underwriting situations

Sam Batayneh
SVP of Mortgage Lending
o: (310) 806-4621
c: (310) 770-5539
SamB@rate.com

Visit rate.com/SamB to get started today!

CHAIRMAN'S  CIRCLE

My team



Heather Christensen
Sales Assistant
(424) 325-0072
heather.christensen@rate.com



Tyler von der Lieth
Sales Assistant
(424) 325-0071
tyler.vonderlieth@rate.com




Dawn Huml
Sales Assistant
(424) 325-0083
dawn.huml@rate.com



Lori Nugen
Sales Assistant
(310) 806-4619
lori.nugen@rate.com

12121 Wilshire Blvd, Ste 350, Los Angeles, CA 90025

 **EQUAL HOUSING LENDER** Sam Batayneh NMLS ID: 332474, CA - CA-DOC332474 - 413 0699 • NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699

*Source: Sam Batayneh ranked 113 in Mortgage Executive Magazine's 2016 Top 200 Mortgage Originators in America list

**Minimum credit score requirements will vary. May qualify for owner-occupied only.

*** 95% Customer Satisfaction: Data Source: Guaranteed Rate's Client Satisfaction Surveys (Averaged 2007-2016)

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and visit www.guaranteedrate.com/restrictions for more information.